THE ESSENCE OF EFFECTIVE COMMUNICATION SKILLS FOR LIFE INSURANCE AGENTS AND ITS IMPACT ON CONSUMER BUYING BEHAVIOR (A STUDY OF THE NORTH EAST INDIA)

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ABSTRACT

Today in the world of insurance market, communication skills have becomes very crucial and they play a vital role in branding the life insurance product, building true value and decision making, satisfactory service, eventually yielding to high revenue and enhancement in market penetration Development of effective communication skills is very essential, mostly in the North East India, where multiple linguistic are diversely scattered. This paper highlights the framework for developing and sustaining curricula to enhance communication skills for the agents operating both in the rural and urban area. Also, these curricula can serve as a conduit for encouraging the educated unemployed to choose a career path or self-employability. On the other hand, through effective communication, the agents can enhance their performance, effectively determine consumer buying behavior and healthy customer relationship can be established between the agent and the consumer. We can say that the success of any insurance market is credited to the smart and hard work of the field agents or advisors. In other words, the agents represent the face of the organization.

Objectives of the Study:

1. Identification of communication domain for life insurance agents.

2. Enhancing and managing relationship between insurer and policy holder.

KEYWORDS: Communication skills, relationship building and consumer buying behavior, Life insurance branding, Training and Development, Employable Skills, Insurance Agents

1. INTRODUCTION:

The purpose of this paper is to define the importance of communication to enhance competence amongst field agents operating in the North East India. This paper provides a framework to rethink and plan communication curricula for the field agents to practically understand, develop skills and enhance capacities to become effective communicators. In the process of applying communication skills, capacities to the issues and problems associated with life insurance, potential agent and existing agent may be attracted to choose this area as a full time or part time career aspect. The role and responsibilities of an agent in the North East India is different from that of other states because of lack of insurance awareness, cross cultural difference, different ethnic groups and religious differences. Cultural awareness simply refers to the communication skills and capacities that enable agents to coordinate their marketing across each of these potential cultural divides. At the most elemental level of this work, communication skills are a tool for exchanging information accurately and efficiently. These skills are for developing relationships with the consumer.

Cultural awareness also depends on the ongoing development of communication skills. The latter includes self-awareness, integrity and compassion etc. Catering to both skills and capacities is very important. Without preparation and development of an inner ground of intentions and capacities; the use of communication skills becomes manipulation.

On the other hand, the developed capacities are essentially useless if there is no communication skill to demonstrate or apply them effectively. The objectives, outcomes and the particular communication skills through which they are achieved appear to have considerable relevance for communicating between socio cultures in marketing insurance. Thus, developing particular communication skills and practicing at a professional level of competence is very important anywhere in insurance marketing (life & non-life). Also, a positive interaction between agents, consumer and potential client is considered as the first step to right decision making. Thus the objectives and outcomes stated above are always a part of the equation.

2. REVIEW OF LITERATURE:

Business communication is the sending and receiving of verbal and non-verbal messages within the organizational context (Roebuck, 2001; Ober, 2001; Murphy, Hildebrandt, & Thomas, 1997). Hanna and Wilson (1998) expanded on this definition, indicating business communication is a process of generating, transmitting, receiving, and interpreting messages in interpersonal, group, public and mass communication contexts through written and verbal formats. Hynes (2005) stated effective business communication is the key to planning, leading, organizing, and controlling the resources of the organizations to achieve objectives, and may be formal or informal in nature. It is widely accepted that business management and business educators perceive communication skills as highly valuable to employees and organizations. In business organizations, numerous sources have reported that communication skills are critical to career success and a significant contributor to organizational success (Du-Babcock, 2006; Roebuck, 2001; Certo, 2000; Dilenschneider, 1992; Rushkoff, 1999).

Despite the agreement in business regarding the importance of communication skills, evidence exist that long-term employees and those just entering the work force from college still lack these skills. Pearce, Johnson, and Barker (1995) reported fair to poor (the lowest two categories on a 5- point scale) communication and listening skills of managers and employees. Fordham and Gabbin (1996) interviewed 84 business executives and concluded that business students with apprehension about communicating are less likely to practice the communication and, therefore, are less likely to develop communication skills. Brodowsky and Anderson (2003) found that even business students themselves perceive inadequacies in their communication education. So, despite agreement between business and academia regarding the importance of communication skills, a gap persists regarding the desired versus acquired communication skills levels. Several studies reveal that business education should be sensitive to, but may not understand, the communication skills needs of business employees (Roebuck, 2001: Tanyel, Mitchell, & McAlum, 1999; Lanier, Tanner, Zhu & Heady, 1997). Also, interpersonal skills can be defined broadly as "those skills which one needs in order to communicate effectively with another person or a group of people" (Rungapadiachy, 1999, p.193). Although there is some variation in the literature over the exact skills that qualify under this heading (Hayes, 2002) tend to agree on a number of core areas in which competency is essential for effective interpersonal interactions. These include the following:

- **Self-awareness:** Self-awareness is considered to be a pre-requisite for the type of "other-awareness" or empathy assumed to underlie effective communication (Hayes, 2002).

- **Effective listening:** The ability to listen effectively is a core skill in a range of interpersonal situations (Bostrom, 1997). Some of the features that underpin effective listening and its role in oral communication are explored in more detail below.

- **Questioning:** The ability to use questions that maximize the amount of relevant (relative to irrelevant) information that is gathered in an exchange, serves to enhance the communicative efficiency of the interaction (Hayes, 2002).

- **Oral communication:** Some of the processes involved in effective oral presentations are explored below and as noted above, the topic of oral communication is addressed in greater depth by the corresponding in higher learning area.

- *Facilitating:* Being effective at helping others is considered (e.g. Hayes, 2002; Rungapadiachy, 1999) an important aspect of interpersonal competence. Ideas about helping behavior from Humanistic psychology have also had an important influence in terms of generating research and development in the area of interpersonal skills teaching, an issue which is explored further.

- *Reflecting:* Another skill that is closely related to the psychological sciences or counseling more specifically is the ability to reflect or present reflections. Hargie and Dickson (2004, p.148) define reflections as "statements in the interviewers own words that encapsulate and re-present the essence of the interviewees own words". Presenting reflections during interactions can serve as a similar information gathering function to that seen in questioning.

- *Assertiveness:* Being assertive is an important interpersonal skill for interactions in all domains. Asserting oneself can serve many different communicative functions including allowing the expression of views clearly, openly and the avoidance of negative conflicts (Hargie and Dickson, 2004). A number of communicative activities also involve nonverbal behavior and an ability to detect and portray messages through this medium is also seen as a central interpersonal skill (Harrigan, Rosenthal and Scherer, 2005). Messages can be communicated through the following non-verbal channels.

- *Facial expressions:* Ekmans work in the area of facial expressions (e.g. Ekman, 1992) provides concrete evidence that information about an individual's emotional state can be transmitted via their facial expressions. In addition, facial expressions can be used to regulate interactions, for example the synchronization of conversations (Hayes, 2002).

- *Gaze:* Emotional information can also be communicated through gaze. For example, long stares are often seen as signals of hostility or aggression. Looking can also be used to initiate and regulate interpersonal interactions and can be used to assess the reactions of others during oral presentations and conversations (Hayes, 2002).

- *Gestures:* Gestures can be used to replace words, in addition to words to place emphasis on an element of a verbal message, or to regulate or signal the beginning or end of an interaction (Ekman and Friesen, 1969, cited in Hayes, 2002).

- *Posture:* An individual's posture can reveal how they feel and their attitude towards others involved in the interaction (Argyle, 1994). Posture also tends to vary as a function of how formal an interpersonal situation is with more relaxed postures indicating less formal situations (Hayes, 2002).

- *Paralinguistic cues:* Non-verbal vocal cues such as the pitch, tone and speed of speech can also reveal information about emotional states and can be used to regulate interactions. For example, people experiencing anxiety tend to speak very quickly and in a high pitch (Scherer, 1981). Paralinguistic cues can also regulate turn-taking in interactions and pitch changes also indicate when questions have been asked.

Non-verbal forms of communication are also seen as crucial components of effective presentation. They can influence the message conveyed by both academics in formal lectures situations (Brown and Manigue, 2001). The interdependent nature of the various interpersonal skills becomes further apparent when the competencies that underpin individual interpersonal processes are considered. For example, many of the skills that researchers have identified as central to effective listening extend far beyond the simple reception of auditory input. Rost (2002) argued that intentional listening (as opposed to "hearing") begins only after auditory inputs have been processed by the ear and have reached cortical areas of the brain. Similarly, Anderson and Lynch (1988) suggested that processes of active interpretation are involved in effective listening.

A successful listener must extract meaning from the message he has received in order to produce a coherent interpretation of what has been said. In order to achieve this level of understanding, it is assumed (White, 1998; Bostrom, 1997) that listeners must possess a willingness and ability to empathize with the speaker. In order to fully understand the message they must see things from the perspective of the sender which requires them to have a certain level of respect for, and interest in others. This notion of empathic understanding is also a central principle of the Humanistic psychology movement that emerged in the 1970s and had a profound influence within the field of interpersonal communications. When discussing the components that underlie effective listening, it is difficult to separate out the influence of an individual's ability to detect and understand additional, non-language elements of the message or behavioral messages sent by the sender in the form of non-verbal communications.

In face to face communicative situations, it is impossible to disentangle the verbal from the non-verbal influences on an individual's comprehension of a message and for this reason; some authors have suggested that definitions of listening be broadened to encompass the receipt of behavioral messages in addition to audi-

tory messages (Feyten, 1991; Bostrom, 1997. Given the clear relationships between these different interpersonal skills, it is not surprising to note that an individual's level of competence in a specific skill area can exert an influence on how effectively they perform other interpersonal tasks. For example, the topics of oral communication and effective listening, Anderson and Lynch (1988) described research conducted by their team, in which they found that the ability of learners to convey an oral message to others was dependent on how much previous experience they had had of listening to a similar type of message. This performance overlap further cements the idea that core interpersonal skills operate together and develop in an interactive fashion.

Listening and interpersonal skills also have an important role in customer focused business environments. A survey by McEwan (1997 cited by Rautalinko and Lisper, 2004) showed that employees spent up to 25% of their total training time on communication skills including listening and reflecting skills training. The study carried out by Rautalinko and Lisper (2004) assessed the effects of reflective listening training in a corporate setting with results demonstrating that training increased reflective listening and that after training these skills were subsequently transferred to an authentic work place setting. Clearly the implication here is that skills' training has a positive effect on performance within genuine business environments.

3. OBJECTIVES OF THE STUDY:
The study is proposed to achieve the following objectives:

i. Identification of communication domain and curriculum for agents.

ii. Analyzing the importance of communication skills in life insurance marketing.

3.1 Identification of communication domain and curriculum for agents:
Along with the objectives and outcomes, identification of relevant communication domain is very essential, as these domains will pave way to organize communication curricula and suggest ways to integrate it with other parts of the insurance curriculum. Considering how well the domains relate to the interests of life insurance agents, most communication programs begin by focusing primarily on the communication skills and capacities needed. This focus is logical, because it is the most obvious place to start in terms of perceived relevance and agent readiness or interest. Communication programs and other insurance oriented courses, specialist training will be necessary to deepen some of these domains. For example, those who are making a career as an agent will need to learn more about effective public speaking, i.e. learning to deliver complex information succinctly to the client or management, speaking through phone etc. The following are the domains which represent the area of communication for the agent. The agent must be train himself to adopt the way of communicating lucidly.

(a) **Agents and client interaction:** Communication with clients (accuracy, efficiency, relational competence; process and content skills on insurance) and Special clients (elderly, young, challenged, low literacy)

(b) **Communication issues:** Culture, ethics, gender, dealing with feelings, confrontation/conflict, breaking bad news and risk/benefits communication, malpractice

(c) **Individual Communication:** Reasoning and problem solving, attitudes (awareness, expression), feelings (awareness, use/expression), reflection and self-evaluation skills, capacities (flexibility, compassion, integrity, respect, mindfulness), dealing with stress and tension, handling mistakes and failures and dealing with biases and assumptions

(d) **Communicating with professionals, teams (relational competence and coordination):** Agent Vs agent (peers communication), team members (formal and informal teams – agency development etc.), leadership communication, administrators, written communication (email, report etc) and oral presentations, explanation and discussion .

(e) **Distance communication:** Telephonic, social media networks and internet email, databases and websites

(f) **Insurance awareness (communicating with the public):** Internet, pamphlets, poster, radio, TV, newspaper campaigns and newspaper advertising and talking to the press

The study also suggests that communication and cultural competencies are necessary to collaborate across all sorts of cultural and geographical boundaries (North East). Though this study does not cover the cultural awareness sensitivity, however it briefly links up the importance and necessity. Generally effective communication is one connecting force that can be used to move across barriers that have existed between the field agents and consumers. We are not suggesting that an entirely new set of communication skills is required.

For agents in the insurance sector, evidence based approach in the later part of the study highlights and assesses foundational communication skills which place

greater emphasis on knowledge application, capacities and communication skills to tackle the problems and issues of insurance marketing.

Further, for effective communication, cultural awareness is very essential. In most cases we develop our cultural sensitivity and the communication skills needed to demonstrate the sensitivity over a very long time through learning languages and immersion, or at least inquiry into different cultures.

The requisite awareness and skills are developed through relationships and conversations with clients or each of whom represent their own personal adaptations of their cultural groups. This long term endeavor rightly begins by laying down strong foundations through training that builds on as we extend communication and cultural awareness into continuing insurance education.

3.2 Analyzing the importance of communication skills in the life insurance marketing:

Regardless of the domain, communication always involves overlapping and interdependent types of skills that communication training needs to consider which directly impact the consumer buying behavior.

(a) **Content skills:** Content skills related to the substance of what insurance agent ask and talk about, the words they use to reveal their thinking and technical knowledge base.

(b) **Process skills: How do insurance agents communicate?**

- Structure, organize what they say and orient others to hear their messages

- Asking questions (open ended, closed), develop and sustain relationships

- Listen, engage and acknowledge others and make space for them to speak

- Use non-verbal skills and explain or plan or set up shared decision-making

- Express or demonstrate compassion, caring or understanding.

(c) **Perceptual skills: How they counter and considered?**
Perceptual skills refer to the thoughts, feelings, and capacities that lie behind what and how agent is communicating, it include.

- Reasoning skills, financial planning, solving skills and internal decision making skills, assumptions, biases and prejudices

- Attitudes, values, intentions, and beliefs, emotional intelligence, feelings about the others or subject matter and any other emotions that enhance or disable their communication

(d) **Capacities: How agent emphasize on cross cultural communication?**
- Humility, flexibility, openness, integrity, adaptability, curiosity

- Intelligence, self-awareness, maturity, ability to be non-judgmental

- Recognition that values differ between cultures

- Recognition that accepted ways of using and interpreting non-verbal behavior and understanding the meaning of specific words or phrases differ between cultures

- Recognition that insurance education and the way it is practiced differ from culture to culture

Content skills are focused upon throughout the insurance curriculum teaching.

Communication program works at developing communication skills and capacities necessary for applying that knowledge base or content in the context of interactions with the clients, while attempting to sell the policy. The cultural nature in insurance segment particularly emphasizes on the development of perceptual skills related to assumptions and biases, flexibility and respect, attitudes and beliefs. And equally important are the process skills required for developing and sustaining relationships and for achieving the mutually understood common ground that is at the foundation of trust and relationship.

(e) **Expansion of framework: Communication skills:**
Initiating the session:
- Establishing initial rapport and identifying communication gap.

Relationship building:
- Using appropriate nonverbal behavior, developing rapport and client involvement.

Process skill- Cross cultural communication:
- Relationship building (skills for developing and maintaining relationship)

- Developing, sustaining mutual trust and understanding.

- Accurate information exchange, eliciting and acknowledging the other person's perspectives, especially when they differ from our own

- Demonstrating empathy

- Attentive listening (deep listening) and engaging in shared decision-making

- Identification of own intentions and assumptions

- Non-verbal communication (appropriate to the culture) and relational coordination (skills for coordinating efforts with others)

- Dealing with conflict and defensiveness

- Responding to mistakes, admitting own errors

- Developed well concise messages, demonstration of capacities and perceptual skills

4. SIGNIFICANCE OF COMMUNICATION SKILLS:
With to the huge social and cultural, religious and economic diversity in the North East, the whole process of selling life insurance is challenging due to low awareness about benefits of insurance products. Life insurance policy is one product which is sold by the agent rather than the consumer buying it voluntarily. Communicating effectively is very essential to make the consumer understand the benefit of insurance. Studying the prevailing market condition in the North East, we consider conceptualization of the role of communication in the life insurance segment, because what we think has so much influence on what we do. Therefore it is very important to organize how to conceptualize the importance of communication.

- Domain of communication relevant to life insurance.

- Communication skills required for interaction.

- Evidence based objectives and the outcome of communication impact.

Conceptual framework becomes a map for developing coherent and focused communication curricula and it helps to define how communication and cultural sensitivity will move life insurance agent forward. The needed communication skills in the arena of life insurance selling is critical to recognize that most insurance up selling issues involve interactions between several different people, communities and cultures. This requires that the agent should be acutely sensitive to differences in how individuals communicate within their own culture and communities. The usage of specific communication skills positively influences a number of significant objectives and it directly impacts the agent's performance:

- Increased accuracy, efficiency and supportiveness.

- Improved relationships characterized by trust.

- Better understanding of product features and demonstration.

- Increased adherence in compliance, policy amendment and other financial updates.

- Better coordination (physiological and psychological).

- Increased awareness of risk management.

- Cost reduction, conflicts, complaints, and malpractice suits.

- Achieve greater satisfaction between agent and consumer.

5. CONSUMER RELATIONSHIP BUILDING:
As relationships matter, it makes a crucial difference in communication for both agent and the consumer who are involved, and to the outcomes achieved in both individual practices and at organizational contexts. The ability to develop, deepen, and maintain relationships is a critical factor in how the agents practice and also how they conduct themselves as an agent. In respect to life insurance, relationships and the trust on which they are grounded are the bedrock of success. Relationship building is a new paradigm for conceptualizing life insurance service. It recognizes four vital sets of relationships.

1. Agent for the client/consumer

2. Agent for the team, organization

3. Agent for the community

4. Agent for personal (thought processes; emotional capacity; intentions, biases, beliefs, and values; attitudes; self-concept).

In all these contexts, relationship means reciprocal influence, which mean partnership. The underlying principles have to be adapted to apply to any relationship building. These adapted principles include:

• Being personally present and inviting others to do likewise

• Speaking the truth and listening to understand

• Valuing difference and diversity as a resource

• Controlling through attention and trust (process of interaction with other individuals)

Relationship building process can apply to our daily personal, professional conversations, including how we organize meetings. The study proposes that relationship, with its emphasis on the formation, maintenance and ongoing development of relationships, is a highly appropriate paradigm for life insurance agent, whether it is developing communication curricula or delivering insurance awareness. The communication skills and capacities inherent to the relationship building process must be a part of how the agents are trained.

6. SUSTAINING COMMUNICATION CURRICULUM:
In addition to identifying contents and methods for the communication and cultural skills curriculum, a number of preconditions must be considered for this type of curriculum to be successful.

There are two places to teach communication skills and cultural sensitivities:

(1) Dedicated communication course and

(2) Agent curriculum (Insurance)

Success begins with administrative support, including leadership that ensures creation of sufficient space in the curriculum. Without dedicated time to teach communication, faculty will be left to either add communication training piecemeal or not include it at all to existing courses. The fact that most faculties did not get communication training in their own education makes the process more difficult. On the other hand, designing parts of the communication curriculum to be integrated with the rest of the curriculum is also important. Such integration might impact agent's and faculty's perception about the importance of this program. To impact on agent's ability in mastering his skills necessary for working in life insurance marketing contexts, tangible communication curricula are not yet widespread in insurance training program.

Perhaps the most important precondition is to develop and implement evidence based communication curricula to build better training cross culturally. It requires commitment and hard work to expand in the communication curriculum and to take on cultural educational challenges that will prepare agents to work inter culturally.

Another considerable contributor to a successful communication and cultural skills curriculum is the support for ongoing training development to enhance ability to teach and model communication effectively to help the agent improve their marketing. Encouragement and support for life insurance agent to engage in fieldwork is needed, if training has to be effective in meeting their responsibilities regarding life insurance marketing. We should also consider the non cognitive attributes of agents who come into the program. Such attributes will help prepare agents for success with the type of skill based and capacity oriented curriculum outlined in this paper. While recruiting an agent, interview should focus on features such as knowledge of insurance, moral and ethical reasoning, teamwork and interpersonal skills, empathy, career adaptability, procedural skills, and the value that a potential agent places on life insurance.

We also need to address the homogenous nature of the agent and think more critically about the role and importance of 'selecting agent' from a variety of cultural and ethnic backgrounds or with broad cross cultural experience.

Success depends on a conceptual framework and a curriculum that sustains experiential learning of communication, cultural skills for a vast array of interactions in the North East India. To facilitate the cultural aspect of this paradigm we require organizational affiliations. This can include visiting trainer and guests who can assist in preparing agent for the cultures in which they will be collaborating. Encouraging the agents and faculty's participation in work related to insurance marketing. For communication skills and cultural awareness curricula to retain credibility and accountability, the faculty and agents should be supported to engage in research that looks at national outcomes as well as questions related to insurance education. Outcome based curricula and superior learning will put pressure to review and possibly revise the educational models and methods that dominate insurance curricula. It is important to plan and coordinate

assessment strategy that is heavily based on formative assessment as a mechanism for providing concrete, detailed feedback rather than relying on assessments that are simply an exercise in psychometrics. Due consideration of these nontraditional models will also require that we carefully examine the type of process skills, principles, domain of communication, relationship building and evidence base strategies and approach to ensure that resources are available to design, deliver and sustain communication curriculum.

7. CONCLUSION:
Communication skills and effective cross cultural communication are important and required in life insurance selling as anywhere else. The communication curricula designed will assist the agent in learning, developing and applying skills at various capacities in marketing promoting life insurance. We stand by the underlying premise that no matter what area of insurance service, the agent should understand the baseline of communication competence. The agent should continue to develop skills throughout his career and to a professional level of competence. The evidence of literature reviewed suggests that sound efforts are being made to integrate both the training and assessment of communication skills using a variety of different techniques and across a variety of disciplines. Although some evidence exists in the literature relating to the effectiveness of various methods, a call for a more thorough examination is needed for this issue. It is recommended to conduct evaluation and survey of the effectiveness of various communication skills training methods and to identify particular elements of the training currently available is most useful in terms of improving communication skills and what new model could be attached to it. Research work is in progress, random data would be collected through questionnaire and interview, for further investigation and analyzing.

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